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INVESTOR IN PEOPLE

**STATISTICS OF STUDENT SUPPORT FOR HIGHER EDUCATION IN
THE UNITED KINGDOM – FINANCIAL YEAR 2003-04 & ACADEMIC
YEAR 2004/05 (PROVISIONAL)****INTRODUCTION**

This statistical first release presents provisional figures on higher education student support in England and Wales in the academic year 2004/05 and also shows comparable data for the previous academic years 1994/95 and 1998/99 to 2003/04 inclusive. It also shows loan take-up for the whole of the UK for academic years 2001/02 through 2004/05 and loan borrower status changes in Financial Year 2003-04.

Student Support figures in this first release for 2003/04 onwards are compiled by Student Loans Company whereas Local Education Authorities provided the data for earlier years. Further information on student support arrangements is given in the Notes for Editors.

Up to and including academic year 1997/98 students were funded under the system which was introduced in 1990/91, when non income-assessed student loans were introduced to provide extra resources towards living expenses and to partially replace grants. The main grant rates were frozen at their 1990/91 values until 1994/95 when the shift from grant to loan was accelerated by reducing the level of grant rates and increasing loan rates. Broad parity between the main rates of grant and loans was achieved in the academic year 1996/97.

New student support arrangements in higher education came into effect at the beginning of the 1998 academic year. In 1998/99, new entrants to full-time higher education courses (other than those domiciled in Scotland) were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,100 in 2002/03 and £1,125 in 2003/04) towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income. In 1998/99, the first year of the new scheme, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available. From 1999/2000 new student support students who entered higher education from 1998/99 onwards received support for maintenance expenditure entirely through loans, a quarter of which was income-assessed.

In 2004/05 a new Higher Education Grant was introduced for new entrants into full-time study in England, Wales and Northern Ireland to help cover the costs of participating in Higher Education. With the introduction of this Higher Education Grant the total support available under the new scheme to those with lower incomes increased significantly. Also, for students studying part-time a new Part Time Course Grant and Fee Grant were introduced in 2004/05 to fully replace the Part Time Loan that was in place up to and including 2003/04.

Due to the rapidly decreasing, and now relatively small numbers involved, awards data relating to mandatory scheme students have not been reported beyond 2001/02.

KEY POINTS

GENERAL

- The maximum amounts available for new students in 2004/05 receiving student support through the student support scheme (comprising the full-year loan and, where eligible, the new Higher Education grant) compared to the maximum rates for students in 1994/95 were some 54-68% higher in cash terms (dependent on residency and study location) which is 20-31% higher in real terms (refer to table 1). This reflects the impact of the new Higher Education Grant. Prior to 2004/05 the maxima in real terms were very similar from year to year. These figures exclude monies made available through additional grants and allowances, access funds, hardship loans and discretionary awards.

STUDENT LOANS

- The average income contingent loan (applicable to student support scheme students) was £3,190 in 2003/04. The average for those who have applied so far in 2004/05 is £3,260. Some 81% of eligible students in the United Kingdom took out a student loan in 2003/04 which is the same take-up rate as in 2002/03 (reference table 4).

STUDENT SUPPORT SCHEME: STUDENT NUMBERS AND EXPENDITURE

The number of student support scheme students eligible for support in England and Wales was 860 thousand in 2003/04. This represents an increase of 6% compared with 2002/03 (refer to table 2C). The total number of students eligible for support includes those students who opt out of income-assessment because they do not expect to receive any income-assessed support;

- Expenditure on fees assessed for payment administered by the Student Loans Company to student support scheme students was £414m in 2003/04. This represented a decrease of 1% in real terms when compared with 2002/03. Average fees paid for all eligible student support scheme students (after assessment) were £550 (refer to table 2C). In 2003/04, the student contributes up to £1,125 of an average total cost of around £4,000 per year, with the remainder paid directly to higher education institutions;
- In 2003/04 the proportion of higher education students who were assessed to make no contribution towards their fees (under the student support scheme funding arrangements) was 43%; in addition, 14% made a partial contribution towards their fees, and 43% (including those who opted out of income-assessment) made a full contribution towards their fees (refer to table 3);
- Average maintenance payments to student support scheme students (i.e. maintenance support in the form of an additional allowance to assist with special needs) was £210 in 2003/04, an increase of 8% in real terms since the previous year.

STUDENT LOAN REPAYMENT STATUS

- During the 2003-04 Financial Year 147,000 borrowers repaid a loan account in full. At the end of the year there were 2.8 million borrowers; of these, 1.6 million had accounts in repayment status.

TABLES

Table 1 shows the maximum resources available to mandatory scheme students in England and Wales through the grants and loans schemes for the academic years 1994/95; and 1998/99 through to 2004/05 including the differentiation from 1998/99 for student support scheme students and mandatory scheme students.

Table 2 is divided into three and shows for students domiciled in England and Wales:

- a) the number of, and expenditure on, mandatory scheme students in academic years 1991/92 through to 1997/98;
- b) the number of, and expenditure on, student support scheme students in academic years 1998/99 through to 2002/03 showing separate information for student support scheme and mandatory scheme students;
- c) the number of, and expenditure on, student support scheme students in 2003/04 and 2004/05.

Table 3 shows the distribution of fee support for students domiciled in England and Wales in academic year 2003/04.

Table 4 shows the number and take up of student loans, the amount borrowed and the average loan for the student support scheme for all students in the United Kingdom.

Table 5 shows the number of borrowers taking out loans and making repayments as at the end of March 2004.

NOTES FOR EDITORS

1. The student support award statistics in this first release were obtained from the Local Education Authorities (LEAs) in England and Wales on Form 503G up to and including Academic Year 2002/03. Thereafter, the figures are all compiled by the Student Loans Company Limited.
2. Figures marked as provisional are those where the base data has only recently become available and may be subject to change following further validation.
3. Due to the rapidly decreasing, and now relatively small numbers involved, awards data relating to mandatory scheme students is not reported beyond 2001/02.
4. Details of the amounts of loans and grants available in 2004/05 have been taken from the DfES booklet 'Financial Support for Higher Education Students in 2004/05'.

FUTURE STUDENT SUPPORT STATISTICAL FIRST RELEASES

5. This statistical first release contains early in-year awards figures for 2004/05. This is the first time academic year data have been released within the same academic year to which they relate. The future timing of this SFR will be reviewed and is subject to change.
6. Table 5 in this publication will move to a July publication date alongside the related financial values table already published in July.

STUDENT SUPPORT ARRANGEMENTS FOR STUDENTS ENTERING HIGHER EDUCATION UP TO AND INCLUDING 1997/98

7. The financial support arrangements in 2002/03 for existing mandatory award holders and other students on courses which began before 1 September 1998, and students who entered higher education in 1998/99 but are treated exceptionally as existing award holders for the purposes of the Mandatory Awards Regulations (e.g. gap year students), remain largely unchanged. Tuition fees continue to be paid in full by LEAs where the student is eligible for a mandatory award and such students also receive a grant towards their maintenance, depending on income, for the duration of their course. All existing students remain eligible for loans repayable on a mortgage-style basis.
8. Loans under the scheme are available to most 'home' students in full-time non-postgraduate higher education (and students on full-time and part-time postgraduate courses of initial teacher training) who are aged less than 50 when their course starts. They are available to eligible students whether or not they receive a mandatory award, although their course must be designated for mandatory awards purposes.
9. The maximum loan and grant facilities for the academic years 1994/95, and 1998/99 through to 2004/05 are given in Table 1. Most students in the final year of a course receive a lower rate of loan because the loan does not cover the summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere. These loans are not income-assessed.

STUDENT SUPPORT ARRANGEMENTS FOR STUDENTS ENTERING HIGHER EDUCATION FROM 1998/99

FEES SUPPORT

10. New student support arrangements came into effect from the start of the 1998/99 academic year. New entrants to higher education were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,125 in 2003/04) towards the average total tuition cost of around £4,000 per year. The amount depended on their own and, if appropriate, their parents' or spouse's income. The remainder is met from public funds and paid directly to higher education institutions.

11. In the transitional year of the new arrangements, academic year 1998/99, some students who were not expecting to receive a contribution to their fees from public funds did not make an application to their Local Education Authority. These students were estimated to number about 15,000.

MAINTENANCE SUPPORT

12. In 1998/99, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available, and which is repayable on an income contingent basis. From 1999/2000, all basic support for living costs was through loans as grants were discontinued up until the introduction of the Higher Education Grant in 2004/05.

HIGHER EDUCATION GRANT

13. The Higher Education Grant was introduced for new entrants into Higher Education in England and Wales in academic year 2004/05 to help cover the costs of participating in higher education. The grant is fully means tested and is non-repayable. The maximum amount in 2004/05 is £1,000. The Higher Education Grant does not reduce the amount of Student Loan available to the student.

14. Whilst figures are available on the HE Grant applications approved so far, the distributions between the full, partial and nil Grant categories would be misleading for the Academic Year as a whole for a number of reasons. Firstly, some applicants have provisional assessments at the start of the Academic Year which do not give them any means-tested support such as the HE Grant. However, later in the Academic year they will have a full assessment. Secondly, those who apply for support later in the Academic Year may not be distributed in the same manner between the categories.

STUDENT LOANS

15. The amount available to students through loans was increased to compensate for the reduction in grants until 1999/2000 from which point onwards students received their basic support for living costs solely through loans, approximately one quarter of which are income-assessed. However, entrants from 2004/05 onwards may also be entitled to grant support through the Higher Education Grant.

16. Repayment of student support scheme loans is linked to income after leaving university or college so that leavers only repay as and when they can afford to. Repayments are at the rate of 9% of income above the income threshold (currently £10,000 but due to rise to £15,000 from April 2005).

17. Statistics on loans to students in higher education in the United Kingdom in financial year 2002-03 and academic year 2002/03 were published in SFR 32/2003 on 27 November 2003. Statistics on loans in financial year 2003-04 were published in SFR 26/2004 on 29 July 2004.

ADDITIONAL GRANTS AND ALLOWANCES

18. The Government retain as grants and allowances those relating to the personal circumstances of students, e. g. for students with dependants; single parent students; care leavers and disabled students. Support for some course-related costs, e.g. extra weeks attendance, are in the form of supplementary loans. Grants for students with dependants and single parent students are income-assessed but the school meals allowances, care leavers grants and disabled students' allowances are not.

ACCESS TO LEARNING FUND

19. From 2004/05 hardship funding has been amalgamated into one non-repayable fund, renamed the Access to Learning Fund. Institutions with HE students have been allocated £70m in 2004/05 to help students from low income backgrounds and those in financial difficulty to gain access to and stay in Higher Education

HARDSHIP LOANS

20. Hardship Loans of up to £500 were available for full-time undergraduate students up to and including academic year 2003/04. The budget was £25.5m for 2002/03. Hardship Loans have been discontinued in 2004/05 following the introduction of the Higher Education Grant. £36m has been set aside to provide up to 25,000 Opportunity Bursaries over the next three years starting in 2001/02 for younger students from disadvantaged backgrounds.

DISCRETIONARY AWARDS

21. Discretionary awards are available to students on designated higher education courses who are personally ineligible to receive mandatory scheme or student support scheme support. Local education authorities meet the cost of discretionary awards from their own resources. It is for authorities to choose which students and courses to support and how much to spend. Some authorities pay their discretionary awards at the rate for designated courses and others pay at a rate above or below that for courses designated for mandatory scheme or student support scheme support.

DEFINITIONS

22. Assessments of eligibility for student support are made by Local Education Authorities in England and Wales of students who are ordinarily resident in their areas, who attend 'designated' higher education courses in the United Kingdom and who satisfy the conditions of either the Education (Mandatory Awards) Regulations (if they entered higher education before 1998/99) or the Education (Student Support) Regulations. 'Designated' courses are principally those leading to a first degree or equivalent qualification, all approved initial teacher training qualifications (including the Postgraduate Certificate in Education), a University Certificate or Diploma, Higher National Diploma and the Diploma of Higher Education. Under the Student Support Regulations, students attending courses of initial teacher training (whether full-time or part-time) are eligible for full-time support; students attending designated part-time courses other than courses of initial teacher training were eligible for part-time loans only up until academic year 2004/05 when part time course grants and fee grants were introduced. Under the Mandatory Awards Regulations, apart from courses of initial teacher training, only full-time and sandwich courses can be designated.

23. Higher education courses are those of a level higher than GCE A level or ONC/OND.

Table 1 : Student Support - Awards and Loans provision, academic years 1994/95 and 1998/99 to 2004/05
Basic rates of standard maintenance grant and full year loan: England and Wales [1]

Academic years		Standard maintenance grant (cash terms)	Maximum amount of loan (cash terms)	Standard maintenance grant plus student loan (cash terms)	Standard maintenance grant plus student loan (constant prices) [2]	£
1994/95	Elsewhere rate [3]	2,040	1,150	3,190	4,072	
	London rate	2,560	1,375	3,935	5,023	
	Home rate	1,615	915	2,530	3,229	
1998/99 [4]	Elsewhere rate [3]	810	2,735	3,545	4,047	
	London rate	1,225	3,145	4,370	4,988	
	Home rate	480	2,325	2,805	3,202	
1998/99 [5]	Elsewhere rate [3]	1,810	1,735	3,545	4,047	
	London rate	2,225	2,145	4,370	4,988	
	Home rate	1,480	1,325	2,805	3,202	
1999/2000 [4]	Elsewhere rate [3]	.	3,635	3,635	4,064	
	London rate	.	4,480	4,480	5,009	
	Home rate	.	2,875	2,875	3,214	
1999/2000 [5]	Elsewhere rate [3]	1,855	1,780	3,635	4,064	
	London rate	2,280	2,200	4,480	5,009	
	Home rate	1,515	1,360	2,875	3,214	
2000/2001 [4]	Elsewhere rate [3]	.	3,725	3,725	4,073	
	London rate	.	4,590	4,590	5,019	
	Home rate	.	2,950	2,950	3,226	
2000/2001 [5]	Elsewhere rate [3]	1,900	1,825	3,725	4,073	
	London rate	2,335	2,255	4,590	5,019	
	Home rate	1,555	1,395	2,950	3,226	
2001/2002 [4]	Elsewhere rate [3]	.	3,815	3,815	4,077	
	London rate	.	4,700	4,700	5,023	
	Home rate	.	3,020	3,020	3,227	
2001/2002 [5]	Elsewhere rate [3]	1,945	1,870	3,815	4,077	
	London rate	2,390	2,310	4,700	5,023	
	Home rate	1,590	1,430	3,020	3,227	
2002/2003 [4]	Elsewhere rate [3]	.	3,905	3,905	4,089	
	London rate	.	4,815	4,815	5,042	
	Home rate	.	3,090	3,090	3,235	
2002/2003 [5]	Elsewhere rate [3]	1,990	1,915	3,905	4,089	
	London rate	2,450	2,365	4,815	5,042	
	Home rate	1,625	1,465	3,090	3,235	
2003/2004 [4]	Elsewhere rate [3]	.	4,000	4,000	4,075	
	London rate	.	4,930	4,930	5,022	
	Home rate	.	3,165	3,165	3,224	
2003/2004 [5]	Elsewhere rate [3]	2,040	1,960	4,000	4,075	
	London rate	2,510	2,420	4,930	5,022	
	Home rate	1,665	1,500	3,165	3,224	
2004/2005 [4][6]	Elsewhere rate [3]	1,000	4,095	5,095	5,095	
	London rate	1,000	5,050	6,050	6,050	
	Home rate	1,000	3,240	4,240	4,240	
2004/2005 [5]	Elsewhere rate [3]	2,090	2,005	4,095	4,095	
	London rate	2,570	2,480	5,050	5,050	
	Home rate	1,705	1,535	3,240	3,240	

Source: DfES; ONS

. = not applicable

[1] The rate of maintenance grant is applicable to students normally domiciled in England and Wales. The maximum Student Loan amounts are the same as for the whole of the United Kingdom although the means-tested element can vary between devolved administrations. Extra help is also available for students in certain circumstances.

[2] In 2004/2005 prices based on the September RPI, excluding mortgage interest payments, at the beginning of each academic year.

[3] The 'elsewhere' rate of grant and loan is applicable to students living away from home and studying outside London.

[4] Rates of grant and loan applicable to student support scheme students from 1998/99 onwards; these are students who started their courses in September 1998 or later, excluding those groups such as gap year students who started their courses in 1998/99 but were treated exceptionally as mandatory award holders; also excluding those students who started a course in 1998/99 or later immediately after completing a course that they had started in 1997/98 or earlier.

New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). New students from 1999/00, and those who were subject to the new arrangements in 1998/99, receive support for living costs mainly through loans which are partly income-assessed. The loans made under these arrangements are repayable on an income contingent basis.

[5] Rates of grant and loan applicable to students who are eligible to receive grants and loans under similar funding arrangements to those of 1997/98. The loans made under these arrangements are repayable on a mortgage style basis.

[6] In 2004/05 the new HE Grant was introduced to help cover the costs of participating in Higher Education. The grant is fully means-tested and is non-repayable.

HIGHER EDUCATION

Table 2A : Mandatory awards in England and Wales [1]: academic years 1991/92 to 1997/98

Academic Years	All mandatory scheme students						
	New awards (000s)	All awards (000s) [2]	Local Education Authority (LEA) expenditure (£m cash)			Average LEA fee expenditure per award holder (£) [2][4]	Average LEA maintenance expenditure per award holder (£) [4][5]
			Fees [2]	Maintenance	Total LEA expenditure [3]		
1991/92 [6]	230	560	1,262	842	2,104	2,250	1,540
1992/93	271	666	1,537	1,046	2,582	2,310	1,610
1993/94	291	739	1,549	1,202	2,751	2,100	1,670
1994/95	286	779	970	1,159	2,129	1,250	1,520
1995/96	290	788	984	1,075	2,059	1,250	1,390
1996/97	285	781	978	948	1,926	1,250	1,240
1997/98	292	786	987	932	1,918	1,260	1,210

Source: Form F503G survey of local education authorities on student support

Table 2B : Student Support and Mandatory Scheme students in England and Wales [1]: academic years 1998/99 to 2002/03

Academic Years	All student support scheme/mandatory scheme students						
	New awards (000s)	All awards (000s) [2]	Public expenditure (£m cash)			Average LEA/SLC fee expenditure per student (£)[4][5][9][10]	Average LEA/SLC maintenance expenditure per student (£)[4][5][9][10]
			Fees [2][7][8]	Maintenance [10]	Total public expenditure [3]		
1998/99							
Student Support Scheme[9][10][11][13]	241	241	143	166	309	590	690
Mandatory Awards[12]	31	536	536	617	1,153	1,000	1,190
All students [3]	272	778	679	783	1,462	870	1,030
1999/2000							
Student Support Scheme[9][10][11][13]	292	494	261	62	323	550	120
Mandatory Awards[12]	18	317	294	347	642	930	1,150
All students [3]	310	810	556	409	965	700	510
2000/01							
Student Support Scheme[9][10][11][13]	..	716	350	103	454	510	140
Mandatory Awards[12]	..	108	104	119	223	970	1,130
All students [3]	..	824	455	222	677	570	270
2001/02							
Student Support Scheme[9][10][11][13]	..	766	382	129	511	530	170
Mandatory Awards[12]	..	25	25	31	57	990	1,250
All students [3]	..	791	408	160	568	540	200
2002/03							
Student Support Scheme[9][10][11][13]	..	812	407	153	560	530	190
Mandatory Awards[12][14]	..	..	..	..	..	..	..
All students [3][14]	..	..	..	..	..	..	..

Source: Form F503G survey of local education authorities on student support

Table 2C : Student Support Scheme students in England and Wales [1]: academic years 2003/04 & 2004/05

Academic Years	All student support scheme students						
	New awards (000s)	All awards (000s) [2]	Public expenditure (£m cash)			Average LEA/SLC fee expenditure per student (£)[2][3][4][6]	Average LEA/SLC maintenance expenditure per student (£)[3][4][5]
			Fees [2][7][8]	Maintenance [10][16]	Total public expenditure [3]		
2003/04							
Student Support Scheme[9][10][11][13]	.	860	414	180	594	550	210
Percentage change 2002/03 - 2003/04 (expenditure in real terms) [15]							
Student Support Scheme[9][10][11][13]	.	6	-1	15	3	0	8
2004/05 (provisional) [17]							
Student Support Scheme[9][10][11][13]	..	765	395	203	599	550	270

Source: Student Loans Company (SLC)

. Not applicable .. Not available

[1] Student Support Scheme students are assessed for eligibility by their local education authorities; they are normally resident in their area and study in the UK.

[2] Includes placement year sandwich students. For student support scheme students, the maximum fee contribution for these students was £575 in 2004/05.

[3] Totals may not add due to roundings.

[4] Rounded to the nearest £10.

[5] Average maintenance for mandatory scheme students excludes fees only placement year sandwich students.

[6] 1991/92 figures do not include data in respect of the London Residuary Body, estimated to be 9,000 mandatory awards with fee expenditure of £20m and maintenance expenditure of £18m.

[7] Public expenditure on fees assessed for payment from public funds. In 1998/99 these payments were made by LEAs; from 1999/2000 these payments in respect of student support scheme students were made by the Student Loans Company.

[8] Student Support Scheme students in 1998/99 were expected to contribute up to £1,000 towards the cost of their Tuition Fees depending on family income. This has risen in line with inflation to £1,150 in 2004/05.

[9] New students in 1998/99 received support for maintenance through income-assessed grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). (The ratio for existing students is roughly 50% means tested grant and 50% non means-tested student loan). From 1999/2000, students who entered higher education from 1998/99 onwards received support for maintenance entirely through loans, of which approximately three quarters of the value was non income-assessed. Loans made under these arrangements are repayable on an income contingent basis.

[10] Data on maintenance expenditure for student support scheme students from 1999/2000 relates to additional allowances/grants available to eligible students for extra help depending on their circumstances, e.g. students with disabilities, students with dependents, single parent students, those incurring certain travel costs, and those who have recently left care.

[11] Students starting their course from 1998/99 under the new arrangements. Note that, in 1998/99 this includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their local authority.

[12] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom the existing arrangements still applied.

[13] The number of Student Support Scheme students eligible for fee support in 1999/00 was 479,000, this figure has been used to calculate the average fee.

In 2000/2001, the number eligible for fee support is 687,000, in 2001/02 the number eligible is 727,000, in 2002/03 the number eligible is 763,000 and in 2003/04 the number eligible is 753,000. From 2003/04 onwards those students who are not in attendance in December are not reported. This change in reporting practice accounts for the drop in numbers shown as being eligible for fee support.

[14] Data were not collected for mandatory award scheme students in 2002/03 in view of the low numbers of students involved.

[15] Expenditure percentage changes in 2003/04 prices based on the annual GDP deflator for fee expenditure and the RPI (excluding mortgage interest payments) of September each academic year for maintenance and average maintenance expenditure per award holder for existing system students. For student support awards, the RPI has been used for all items of expenditure.

[16] The maintenance figures for 2004/05 include the Higher Education Grant. This grant was introduced for new students in 2004/05 to help cover the costs of participating in Higher Education. The grant is means-tested and non-repayable.

[17] The fee support and maintenance figures for 2004/05 are based on the position as at 22/11/2004. The number of awards will increase as late applications come in. The averages for fee expenditure and maintenance expenditure will increase or decrease depending on the make up of the late applicants.

HIGHER EDUCATION

**Table 3 : Distribution of fee support : academic year 2003/04
Student Support Scheme students [1] [2]: England and Wales**

	Total All Students [3]	
	Student Numbers (000s) [4]	Percentage (%)
Nil student/parent/spouse/partner contribution [5]	323	43
Partial student/parent/spouse/partner contribution	109	14
Full student/parent/spouse/partner contribution	321	43
Total	753	100

Source: Student Loans Company Limited (SLC)

[1] Student Support Scheme students are assessed for eligibility by their local education authorities, they are normally resident in their area and study in the UK.

[2] Most student support scheme students in 2003/04 were assessed to contribute up to £1,125 to their fees depending on family income.

[3] Data available for Academic Year 2003/04 does not allow for a split between Dependent and Independent students to be provided.

[4] Student numbers rounded to the nearest thousand.

[5] Includes students on courses where the fee support was not subject to income-assessment (e.g. PGCE courses, and some other ITT courses; and designated courses at private institutions).

HIGHER EDUCATION

**Table 4 : Student Loans in the United Kingdom [1]:academic years 2000/01 to 2004/05 (provisional)
Eligibility and take-up of Student Support Scheme loans [2]**

Academic Year	Eligible population (000s)	Number of loans taken out (000s)	Take up of loans by eligible students (Percentage)	Total sum borrowed (£m)	Average value of loan (£) [3]
2000/01	831	666	80	2,068	3,100
2001/02	962	787	82	2,455	3,120
2002/03	1,022	832	81	2,617	3,150
2003/04 (provisional)	1,044	847	81	2,705	3,190
2004/05 (provisional)		780 [4]		2,538	3,260

Source: Student Loans Company Limited (SLC); DfES

[1] Student loans are available to eligible students normally domiciled in the United Kingdom. Data in Table 4 are shown on a United Kingdom basis and therefore relate to a higher student population from that shown in tables 2A/B/C and 3.

[2] Students starting their course from 1998/99 received loans under the Student Support Scheme.

They are repayable on an income-contingent basis and, hence, are also referred to as Income Contingent Loans.

Students who entered higher education up to 1997/98 and those who entered in 1998/99 under pre-existing arrangements received Mortgage Style loans. In 2003/04 just over 1,000 loans of this type were taken out.

Due to the low numbers now involved Mortgage Style loans are no longer reported in this table.

[3] Rounded to the nearest £10.

[4] The number of loans taken out for 2004/05 is based on the position as at 14/11/2004.

The numbers will increase as late applications come in. The late applications are likely to be for lower loan amounts and, therefore, the average value of loan will reduce later in the year.

Table 5: Student Loan outlay and repayments : borrower activity [1] [2]
Financial years 2001-02 to 2003-04

United Kingdom

Financial years	(000s)								
	2001-02			2002-03			2003-04 (Provisional)		
	Publicly owned debt	Privately owned debt [3]	Total debt [4]	Publicly owned debt	Privately owned debt [3]	Total debt [4]	Publicly owned debt	Privately owned debt [3]	Total debt [4]
Number of borrowers at the end of the previous financial year	1,724	705	2,253	1,971	645	2,439	2,206	584	2,615
of which: income contingent loans	805	.	805	1,107	.	1,107	1,409	-	1,409
Number of borrowers with accounts paid in full in financial year [5]	56	60	116	68	61	127	78	73	147
of which:									
paid off before liability for repayment had arisen [6]	2	-	3	3	-	3	4	-	4
of which: income contingent loans	2	.	2	3	.	3	4	-	4
Number of borrowers with accounts written off in financial year [7]	1	1	1	1	1	2	1	1	2
of which: income contingent loans	-	.	-	-	.	-	-	-	-
New borrowers in financial year [8]	297	.	297	297	.	297	292	-	292
of which: income contingent loans	294	.	294	296	.	296	292	-	292
of which: loans of £500 for part-time students	5	.	5	8	.	8	6	-	6
All borrowers at end of financial year [4]	1,971	645	2,439	2,206	584	2,615	2,428	511	2,767
of which:									
(A) Borrowers with accounts in repayment status	849	596	1,319	1,076	573	1,490	1,297	508	1,641
of which:									
(a) ahead with repayments [9]	63	42	102	105	46	146	223	49	263
(b) up to date with repayments [10]	318	211	500	507	205	667	661	167	776
(c) owing less than two months' repayment [9]	29	6	34	39	6	44	51	11	61
(d) owing two or more months' repayment [9]	80	46	122	72	47	111	62	45	98
(e) deferring repayments [11]	345	279	544	348	257	518	315	228	463
(f) deferring repayments with arrears [11]	29	19	44	27	18	41	22	14	32
(B) Borrowers with accounts not yet in repayment status	1,160	49	1,165	1,207	12	1,208	1,231	3	1,232
of which:									
(a) borrowers with mortgage style loans	132	49	137	36	12	37	9	3	10
who have made one or more repayments	6	3	8	3	1	3	1	-	1
who have made no repayments	125	47	129	33	11	33	8	3	8
(b) borrowers with income contingent loans	1,032	.	1,032	1,173	.	1,173	1,222	-	1,222
who have made one or more repayments	11	.	11	16	.	16	18	-	18
who have made no repayments	1,021	.	1,021	1,157	.	1,157	1,204	-	1,204

Source: Student Loans Company (SLC)

. = not applicable - = nil or negligible .. = not available

- [1] Constituent parts may not sum to the totals because individual borrowers may be counted in more than one category if they have loan accounts in more than one status.
- [2] Borrowers with income contingent loans are shown in the table by their status according to the latest known information. The SLC are notified of borrowers' repayments by the Inland Revenue usually within one year of the end of the tax year they relate to, e.g. there will be some borrowers who have repaid their accounts in full in financial year 2003-04 but this will not be reported until the reconciliation has been made with SLC records.
- [3] Two portfolios of student loans have been sold to the private sector. The loans sold were those made under the student loan arrangements which were current before September 1998 (i.e. mortgage style loans).
- [4] Each borrower has a loan account for each academic year of study in which they take out a loan. The repayment activity may be different for each loan account. Numbers in the total debt column count each borrower once only, even where borrowers have loan accounts belonging to more than one debt owner. Therefore the totals in the total debt column will not necessarily reconcile to the total of the component parts.
- [5] Borrowers who have repaid at least one loan account in full during the financial year. This covers those accounts that have a status of fully paid; and those accounts with small balance write-offs of less than, or equal to, £5. Includes accounts closed under the Repayment of Teacher Loans (RTL) scheme.
- [6] Borrowers in payment status who have repaid at least one loan account in full in the financial year prior to the loan's statutory repayment due date.
- [7] Borrowers who have at least one loan account written off during the financial year. Note that small balance write-offs from 1999-2000 are included in accounts paid in full. Excludes borrowers with accounts closed under the RTL scheme.
- [8] Borrowers who had no loans at the beginning of the financial year and who took out new loans during the financial year. The table does not count as new borrowers in the publicly owned debt column those who have a pre-existing loan(s) with one of the private debt owners but who then took out a subsequent loan.
- [9] This category includes mortgage style loans and income contingent loans which are not repaid through the tax system.
- [10] This category includes all borrowers with income contingent loans being collected by the Inland Revenue other than those who have made additional voluntary repayments which would put them in the "ahead with repayments" category. It includes those with income contingent loans who have made nil repayments because they are below the earnings threshold.
- [11] This category includes mortgage style loans only.